

**CLAIMS:**

1. A system comprising: a personal digital key and a computer readable medium that is accessible when authenticated by the personal digital key.  
5
2. The system of claim 1, further comprising a reader/decoder circuit wherein the personal digital key is a tangible object, capable of wireless communication with the reader/decoder circuit.
3. The system of claim 2 further comprising a computer with a  
10 computer hard drive, wherein the reader/decoder circuit is located in the computer hard drive.
4. The system of claim 2 further comprising a swipe unit, wherein the reader/decoder circuit is located in the swipe unit.
5. The system of claim 1, further comprising a second personal digital  
15 key wherein the second digital key also authenticates a user attempting to access the computer readable medium.
6. The system of claim 1 wherein the personal digital key is a tangible article.
7. The system of claim 3, wherein the reader/decoder circuit is  
20 integrated with the computer.
8. The system of claim 3, wherein the computer comprises a personal digital key hard drive.
9. The system of claim 3, wherein the computer further comprises a reader/decoder circuit card.
- 25 10. The system of claim 3 wherein data from the personal digital key transfers and receives data through a secure RF port on the computer.
11. The system of claim 3 wherein the computer transmits and receives data from a provider through an Internet connection.
- 30 12. The system of claim 3, further comprising a database wherein the database includes an account identifier and a personal digital key identifier.

13. The system of claim 3 wherein data transmitted by the personal digital key to the computer is authenticated by personal digital key data stored in the database.
14. The system of claim 4 wherein the swipe unit transfers and receives data from a provider through an Internet connection.
15. The system of claim 4 wherein wherein data transmitted by the personal digital key to the reader is authenticated by personal digital key data stored in the database.
16. A method for securing computer readable media from unauthorized access, comprising:
- Providing a tangible, personal digital key to a user, wherein the personal digital key is stores information unique to the user; and,
- Authenticating the user if the information relayed from the personal digital key matches identification data separately provided.
17. The method of claim 16, wherein the identification data is data from a credit card.
18. The method of claim 16 wherein the personal digital key transmits the unique information through a wireless link.